GlobalPay Smart Forex Card

User Guide



Dear Customer,

Introducing the GlobalPay Smart Forex Card — your tech-savvy travel companion for seamless international payments. The Smart Forex Card is a prepaid forex card offering complete transparency and significant cost savings, and is accepted at over 100 million merchants in 180+ countries, including international e-commerce sites. Use it for shopping in stores, withdrawing cash from ATMs, or online purchases, and enjoy hassle-free transactions on your next trip abroad.

The Smart Forex Card is available in two variants to suit your travel needs:

- Single-Currency Card - loaded and settled in USD only, ideal for straightforward single-destination travel.
- Multi-Currency Card - load up to 30 popular currencies (USD, GBP, EUR, CHF, CAD, AUD, SGD, HKD, THB, AED, SAR, ZAR, NZD, JPY, SEK, DKK, MYR, IDR, TRY, QAR, VND, CNY, KWD, OMR, KRW, NOK, PHP, GEL, AZN, and ILS) on a single card, ideal for multi-country itineraries.

Both variants share the same core features, card safety practices, and general terms - the sections below apply to both unless a variant is called out specifically.

Your Smart Forex Card Comes With The Below Features

- Reload anytime, anywhere
- App-enabled card management
- Accepted globally at Visa merchant outlets
- **Instant transaction alerts through SMS & Email**
- 3D Secure authentication for online transactions
- Emergency cash facility during travel
- Not linked to your bank account
- Tap & pay with enhanced security
- 24/7 customer service

Getting Started

- Your Smart Forex Card is ready to use as soon as you receive a confirmation alert on your registered mail ID and Indian mobile number within 24 business hours.
- We highly recommend you link your Smart Forex Card to the GlobalPay App/Portal and enjoy the benefits of managing your card anywhere across the globe.
- Link your card at the GlobalPay App/Portal and generate a new PIN by accessing the reset PIN option.
- Your Smart Forex Card can be used for POS transactions at merchant outlets, online transactions, and cash withdrawal from ATMs across the globe.
- You will receive real-time notifications through SMS & Email for all transactions on your Smart Forex Card.

Default Mode & Switching Between Single-Currency and Multi-Currency

- When your Smart Forex Card is loaded for the first time in USD, the card defaults to Single-Currency mode.
- If the first load is in any currency other than USD, the card defaults to Multi-Currency mode.
- You can switch your card between Single-Currency mode and Multi-Currency mode (and vice versa) at any time using the toggle available on the GlobalPay App/Portal.
- A charge of 2% of the transferred balance, plus applicable GST, is levied whenever the mode is switched and the balance is transferred between wallets.

Since switching modes triggers a balance transfer and an associated fee, we recommend confirming your travel currency needs before loading your card, to avoid unnecessary mode-switch charges

Using Your Smart Forex Card at Merchant Outlets

1. The merchant will dip/insert the Smart Forex Card at a POS terminal and enter the invoice amount.
2. Enter your four-digit ATM/POS PIN (only applicable at Chip and PIN enabled terminals).
3. Sign on the merchant copy of the transaction slip.
4. Collect your Smart Forex Card, customer copy of the transaction slip, and purchase invoice.
5. For cards with NFC (Near Field Communication), look for the Visa PayWave mark or a contactless logo at the point-of-sale terminal.
6. The card functions by tapping, waving, or placing it within 4 cm of the terminal.
7. Enter your 4-digit secured ATM/POS PIN, if prompted.
8. A green light will signal that the transaction is complete.
9. Collect your Smart Forex Card, customer copy of the transaction slip, and purchase invoice.

NFC transaction limit is equivalent to USD 65 without PIN; for transactions with PIN, the daily POS limit applies. PIN entry requirements at POS terminals are a function of country-specific regulations and are subject to change. If the transaction amount is greater than the permitted contactless limit, the merchant will swipe/insert the card into the normal POS termina

Using Your Smart Forex Card to Withdraw Cash at International ATMs

1. Use your Smart Forex Card at ATMs displaying the Visa logo.
2. Insert your card into the ATM slot and select your preferred language.
3. Select the currency you want to withdraw. If uncertain, it is generally advisable to choose the local currency.
4. Enter the amount of cash you want to withdraw. Be aware of maximum daily withdrawal limits.
5. Select the type of account as Checking/Current/Credit.
6. Ensure the transaction details are accurate, then confirm the withdrawal.
7. Collect your card and cash (and/or receipt, if applicable).

Using Your Smart Forex Card for Secured Online/Ecom Transactions

1. Enable your Smart Forex Card for Ecom transactions on the GlobalPay App/Portal.
2. Log on to the international merchant website.
3. Select credit card as the mode of payment.
4. To proceed, input card details, your ATM PIN, and the dynamic OTP received on your registered mobile number/mail ID.
5. Confirm to make payment.

Reload & Encashment

- You can reload your card instantly through the GlobalPay App/ Portal, through our branch network, or by writing to customersupport@wsfxglobalpay.com or calling customer care at +91 8976707222 or 18002673899.
- A reload transaction, once executed, cannot be cancelled. Only an encashment/cash-out can be initiated.
- You can also raise an encashment request instantly through the GlobalPay App/Portal, through our branch network, or by writing to customersupport@wsfxglobalpay.com or calling customer care.



Track Balance & Spends

- An SMS and Email alert will be triggered as soon as your card is loaded, reloaded, and for all transactions on your card.
- You can track your spends and check your balance in the card section of the GlobalPay App, or by calling +91 8976707222 or 18002673899.

Lost or Stolen Card

- Temporarily block your card through the GlobalPay App to prevent any fraudulent activity and misuse.
- Send mail to customersupport@wsfxglobalpay.com or call +91 8976707222 / 18002673899 to block your card permanently.
- The cardholder will be liable for all charges incurred on the card until it is permanently blocked.
- For any unauthorized transaction on your card, it is strongly advised to file a complaint with the local authorities.

Lost Card Liability & Insurance

Cardholders are provided the benefit of complimentary insurance coverage against skimming and lost-card liability. This cover is applicable only on point-of-sale transactions and not for ATM transactions. If the cardholder reports the loss of the card to the Issuer and card blocking is acknowledged by the Issuer, the customer will not be liable for any further usage on the card. The claim is applicable only if there has been at least one point-of-sale or ATM transaction (financial or non-financial) by the cardholder in the last 6 months. All covers exclude loss, damage, or liability arising from terrorist activity.

For full details of the insurance cover policy and applicable terms & conditions, please visit www.wsfxglobalpay.com.

Pre-Authorization

When you check into a hotel or rent a car using your Smart Forex Card, the merchant may block/hold a certain amount on your card - this is called 'Pre-authorization', and the funds on your card will remain blocked until the bill is fully settled.
As per Visa guidelines, GlobalPay may not be able to return the pre-authorized amount for up to 30 days from the date it was authorized.

Dynamic Currency Conversion (DCC)

In certain countries, overseas banks providing ATM or POS payment services may offer to charge you in Indian Rupees or your home currency - this is called Dynamic Currency Conversion (DCC) or Multiple Currency Conversion (MCC). This allows ATMs or merchants to charge a significantly higher mark-up on the currency conversion.

The card Issuer is not liable for DCC-related charges and will not be able to refund any such charges if you proceed with a DCC transaction and accept the DCC charges at the ATM/POS machine. Since your Smart Forex Card is loaded in foreign currency, always avoid selecting any option that prompts a change in transaction currency (especially to INR) to avoid an adverse exchange rate.

Schedule of Charges & Applicable Limits — Single-Currency Card

For the updated schedule of fees & charges, visit www.wsfxglobalpay.com. Govt taxes as applicable will be charged additionally. Additional fees for ATM transactions may be levied by the bank owning the overseas ATM used for the transaction.

Fee Name	Charges
Issuance Fee	NIL
Reload Fee	NIL
Cash Withdrawal Fee**	USD 2 per transaction
Cross Currency (Mark-up) Fee	NIL
Cash Advance / Disbursement Fee	2% of the transaction amount
Balance Enquiry Fee at ATM	USD 0.50 per transaction
Card Replacement Fee	International Locations – INR 2,500; Indian Locations - Nil

Limits - Single-Currency Card

- Maximum Daily Purchase Limit (POS/E-commerce/Cash Advance/Cash @ POS): USD 10,000
- Maximum Daily ATM Withdrawal Limit*: USD 1,500
- Maximum Per Transaction Loading Limit: USD 25,000
- Maximum Per Transaction Contactless Payment Limit: USD 65

**Daily limits set on your Smart Switch Single Currency Card are the higher limit; however, foreign ATMs may have their own per-transaction limit depending on their service-providing bank or regulatory authorities. Please check the same at the ATM premises before use - in such cases, the lower limit will apply.*

Schedule of Charges & Applicable Limits - Multi-Currency Card

Govt taxes as applicable will be charged additionally. All fees and charges are exclusive of taxes; if a particular wallet has insufficient balance, the fee along with taxes will be debited from the highest-order wallet with sufficient balance.

Fee Name	Charges
Issuance Fee	NIL
Reload Fee	NIL
Cross Currency (Mark-up) Fee	2% of the transaction amount
Cash Advance / Disbursement Fee	2% of the transaction amount
Wallet to Wallet Transfer Fee	2% of the transaction amount
Inactivity Fee	NIL
Card Replacement Fee	International Locations – INR 2,500; Indian Locations – Nil

Currency-wise ATM Cash Withdrawal & Balance Enquiry Fees

Fees shown are per transaction, in the respective currency unit.

Currency	ATM Cash Withdrawal Fee	Balance Enquiry Fee at ATM
USD	2	0.5
GBP	1.5	0.5
EUR	1.75	0.5
CAD	2.5	0.75
AUD	2.5	0.75
SGD	2.75	0.75
AED	7.5	2
SAR	7.5	2
THB	65	16
CHF	2	0.5
HKD	15	4
ZAR	28	7
NZD	2.75	0.75
JPY	250	60
SEK	15	4
DKK	11	2.75
MYR	8.5	2
IDR	33962	8500
TRY	90	22
QAR	7.5	1.8
VND	52600	13150
CNY	14	3.48
KWD	0.6	0.15
OMR	0.7	0.25
KRW	2400	600
NOK	12.5	3.25
PHP	120	30
GEL	5.5	1.5
AZN	3.5	0.85
ILS	6.5	1.6

Limits — Multi-Currency Card

- Maximum Daily Purchase Limit (POS/E-commerce/Cash Advance/Cash @ POS): USD 10,000 or equivalent
- Maximum Daily ATM Withdrawal Limit*: USD 1,500 or equivalent
- Maximum Per Transaction Loading Limit: USD 25,000 or equivalent
- Maximum Per Transaction Contactless Payment Limit: USD 65 equivalent

**Daily limits set on your Smart Switch – Multi-Currency Card are the higher limit; however, foreign ATMs may have their own per-transaction limit depending on their service-providing bank or regulatory authorities. Please check the same at the ATM premises before use — in such cases, the lower limit will apply. The card Issuer will not be responsible for any Dynamic Currency Conversion related charges and will not be able to refund such charges if they are levied on account of incorrect usage of the card.*

Important Do's & Don'ts & Safety Instructions

Do’s	Don’ts
Once the card is received, please sign on the reverse of the card immediately.	Do not transact with your Smart Forex Card for making purchases via Telephone/Email.
While withdrawing cash or checking balance at an ATM, select "Credit/ Checking" as the type of account.	Do not transact with your Smart Forex Card for making purchases via Telephone/Email.
Some ATM acquirers charge additional transaction fees for using their ATM — please check this before use.	Please do not refresh/close the window while a transaction is in process during online transactions.
If you lose your card, immediately log in to the GlobalPay App and temporarily block your card, and also report the loss by emailing customersupport@wsfxglobalpay.com or calling +91 8976707222.	Please do not share your ATM PIN or any other card-related information with anyone, and do not write such information on the card or any other document.
To receive transactional alerts while travelling abroad, ensure international roaming is enabled on your registered Indian mobile number, or use an active local number.	Do not transact with your Smart Forex Card for making purchases via Telephone/Email.
Retain the customer charge slip copy where the merchant has cancelled or rejected the transaction, account verification, or pre-authorization.	While using your Smart Forex Card at merchant outlets, ask them to dip/insert the card into the machine rather than swiping it.

GlobalPay App/Portal & Login Credentials

- Any action taken through your user credentials via the GlobalPay App/Portal is treated as an instruction from you as the cardholder.
- You are responsible for the confidentiality, safety, and security of your GlobalPay App/Portal login credentials; any loss arising from a failure to do so is your liability.

PIN Confidentiality

- Contact customer care immediately at +91 8976707222 if you believe your card or PIN has been misused, or that its security has been compromised.
- You can temporarily block the card through the GlobalPay App if you believe your PIN security has been compromised.
- You remain liable for all card transactions effected using the PIN, whether or not made with your knowledge or authority.

Usage Restrictions

- The card cannot be used for transactions in India, Nepal, Bhutan, or in UN-sanctioned countries.
- The card cannot be used for mail order/phone order purchases, or for prohibited items such as lottery tickets, sweepstakes, or overseas forex/margin trading.
- If a transaction exceeds your available balance, the Issuer may recover the negative balance, along with applicable fees, from you.

Card Block, Closure & Refund

- You may only block the card temporarily and unblock it using the GlobalPay App; GlobalPay is not responsible for misuse arising from shared or lost login credentials.
- On card closure, the available balance is refunded in INR at the applicable exchange rate, after deducting applicable fees and settling any outstanding/disputed transactions.
- Unspent balances greater than USD 2,000 must be surrendered within 180 days of completing your travel, as per FEMA guidelines.

Disputes & Grievance Redressal

- Any dispute regarding a charge on your statement must be raised with the Issuer within 7 days of the transaction date.
- Investigations may take up to 90 days from the time the Issuer receives all necessary information from you.
- Any unresolved grievance against the Issuer for more than 30 days can be escalated to the Banking Ombudsman of the respective city.
- All transaction disputes are governed by VISA dispute management rules; disputes not admissible under VISA rules are solely the cardholder's liability.

Governing Law

These Terms & Conditions are governed by the laws of India, and the cardholder submits to the exclusive jurisdiction of the courts located in Mumbai, India — regardless of the country in which the card is used.

General FAQs

Q1: What is the difference between the Single-Currency and Multi-Currency Smart Switch Card?

The Single-Currency Card is loaded and settled only in USD. The Multi-Currency Card can hold up to 30 major world currencies in separate wallets on the same card, so you pay in the local currency wherever possible and avoid repeated conversion mark-ups across a multi-country trip.

Q2: Can the card be used for multiple trips?

Yes, the card can be used for multiple trips during its validity period.

Q3: Can the card be reloaded?

Yes, you can reload your card via the GlobalPay App/Portal or at any GlobalPay branch.

Q4: How can I dispute a transaction?

If you notice an unauthorized transaction, immediately block your card through the GlobalPay App/Portal and contact GlobalPay customer support. You can raise a dispute for investigation, and GlobalPay will review and respond within 90 days.

Q5: What happens if my wallet balance is insufficient at the time of a fee debit?

On the Multi-Currency Card, if a particular currency wallet has an insufficient balance, the applicable fee along with taxes will be debited from the highest-order wallet that has sufficient balance.